

Fig. 1 (Prior Art)

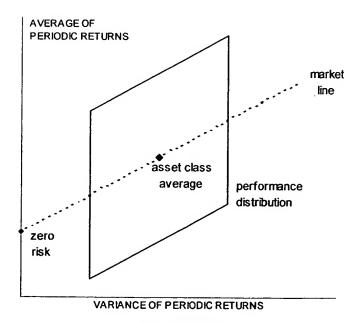


Fig. 2 (Prior Art)

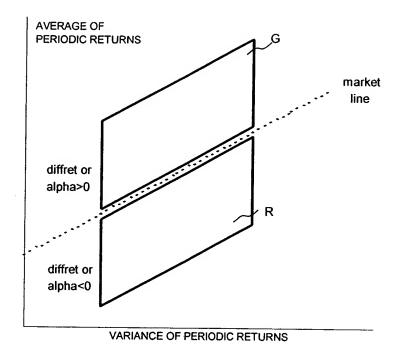


Fig. 3 (prior Art)

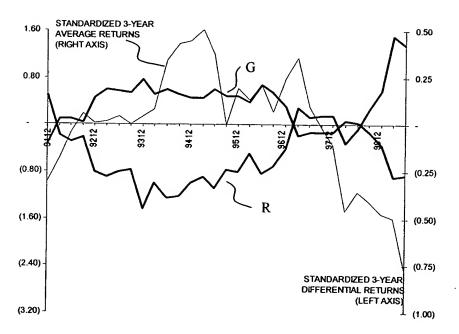


Fig. 4

ABOVE AVERAGE RISK CLASS

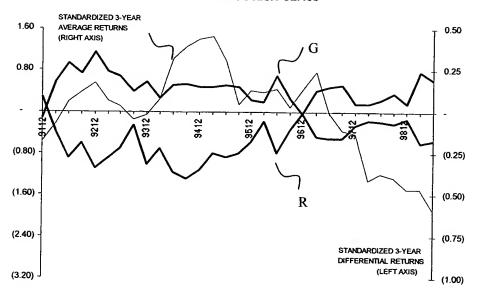


Fig. 5

AGGRESSSIVE RISK CLASS

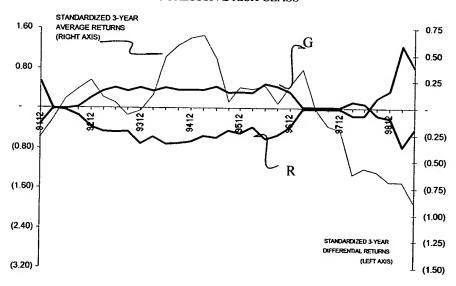


Fig. 6

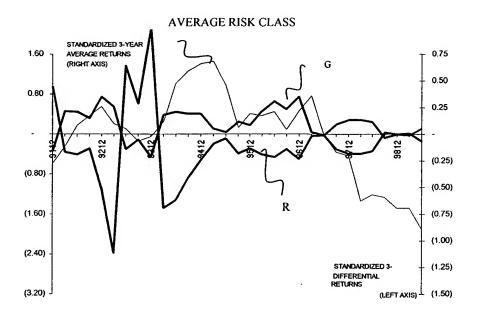


Fig. 7

CONTRARIAN RISK CLASS

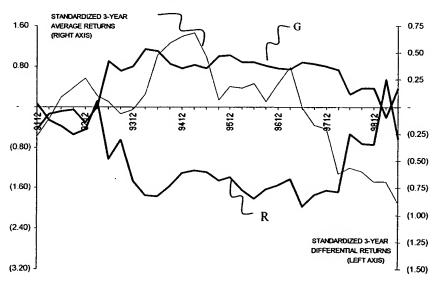


Fig. 8

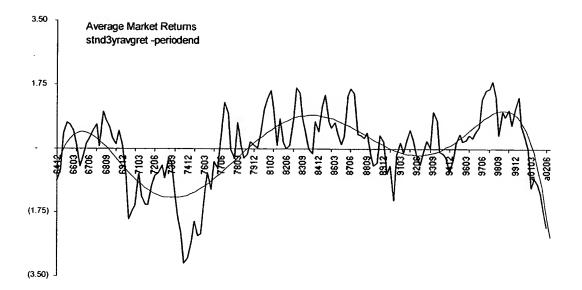


Fig. 9

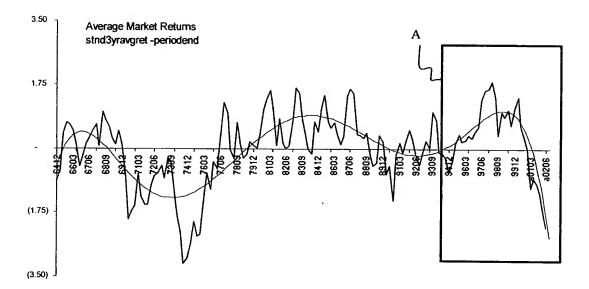


Fig. 10

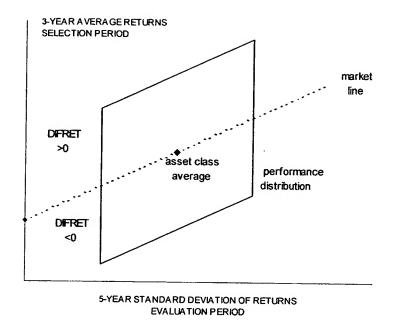


Fig. 11

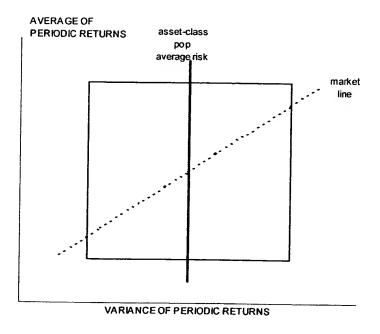


Fig.12

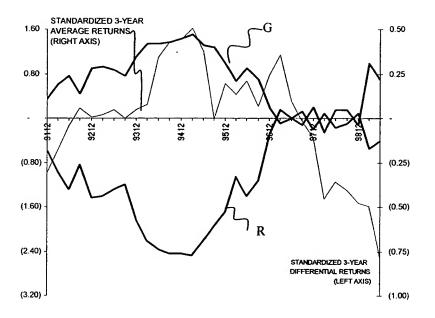


Fig. 13A

Grouping	Label	Correlation Coefficient
> avg stdev	green (G)	+ 0.72
< avg stdev	red (R)	(-)0.72

Fig. 13B

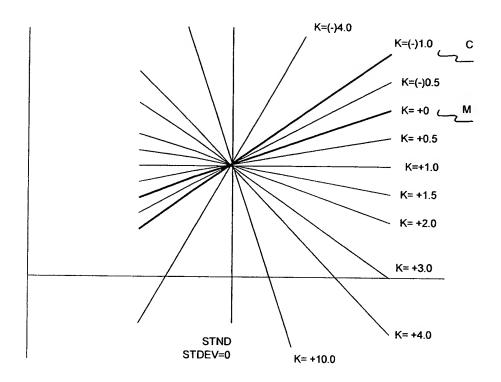


Fig 14A

Correlation Coefficient				
Constant[K]	Green (G)	Red (R)	Difference	
stnd stdev=0	0.72	(-)0.73	1.45	
10.0	0.69	(-)0.71	1.40	
4.0	0.65	(-)0.66	1.31	
3.0	0.61	(-)0.64	1.25	
2.0	0.40	(-)0.56	0.96	
1.5	0.20	(-)0.45	0.65	
1.0	0.13	(-)0.23	0.36	
0.5	0.55	(-)0.67	1.22	
0.0	0.72	(-)0.74	1.46	
(-)0.5	0.73	(-)0.75	1.48	
(-)1.0	0.76	(-)0.76	1.52	
(-)4.0	0.74	(-) 0.74	1.48	

Fig. 14B

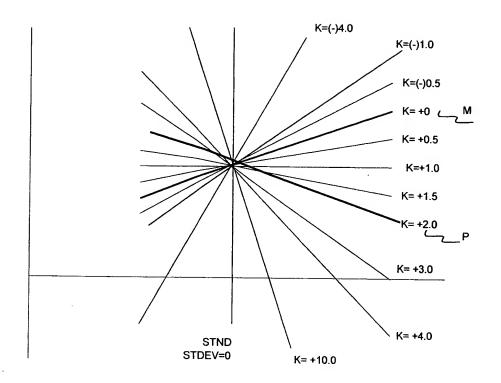


Fig. 15A

	Efficiency Ratio		Ratio	Statistical
Constant[K]	Green (G)	Red (R)	Range	Significance
stnd stdev=0	1.00	.99	1.99	97.8
10.0	1.05	1.06	2.11	98.3
4.0	1.26	1.24	2.50	99.1
3.0	1.39	1.32	2.71	99.3
2.0	1.59	1.48	3.07	.99.6
1.5	1.55	1.50	3.05	99.6
1.0	1.24	1.55	2.79	99.3
0.5	.15	.46	0.61	76.0
0.0	.46	.51	0.97	87.0
(-)0.5	.73	.72	1.45	94.3
(-)1.0	.84	.81	1.65	97.8
(-)4.0	.96	.95	1.91	97.5

Fig. 15B

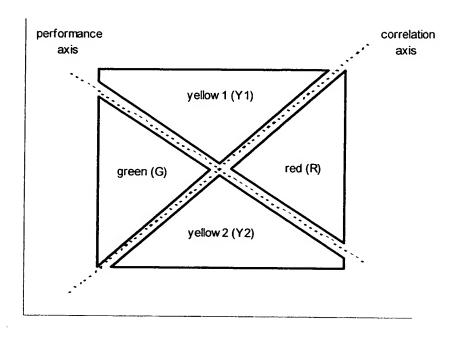


Fig. 16A

Grouping	Correlation Coefficient	Efficiency Ratio	Confidence Level
Green (G)	0.64	1.31	99%
Red (R)	(0.75)	(1.02)	98%
Yellowl (Y1)	0.72	(0.10)	69%
Yellow2 (Y2)	(0.52)	0.03	63%

Fig. 16B

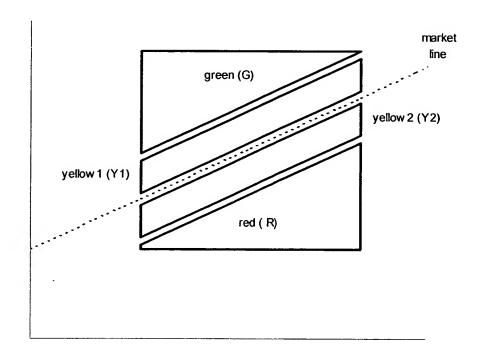


Fig. 17A

Grouping	Correlation Coefficient	Efficiency Ratio	Confidence Level
Green (G)	0.53	0.05	67%
Red (R)	(0.80)	(0.90)	97%
Yellow1 (Y1)	0.72	0.61	92%
Yellow2 (Y2)	(0.58)	(0.01)	60%

Fig. 17B

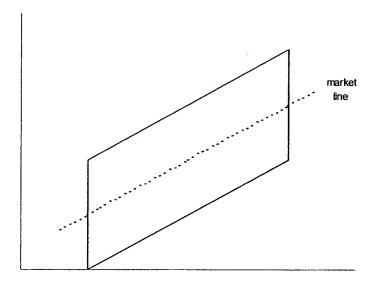


Fig. 18 (Prior Art)

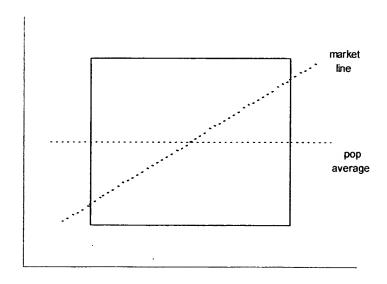


Fig. 19

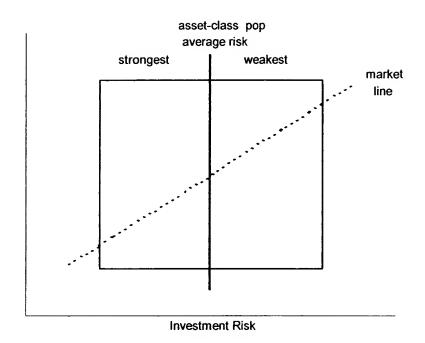


Fig. 20

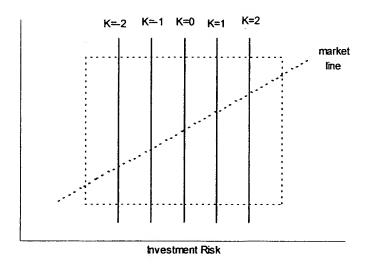


Fig. 21

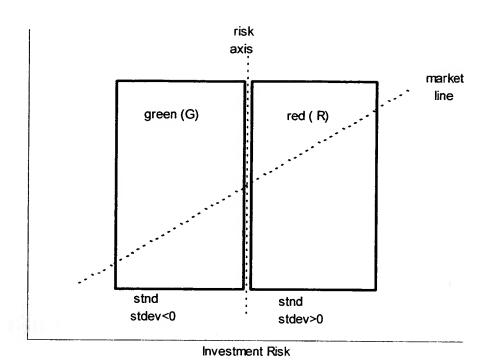


Fig. 22A

Grouping	Correlation Coefficient	Efficiency Ratio	Confidence Level
Green	0.72	1.00	98%
Red	(0.73)	(0.99)	98%

Fig. 22B

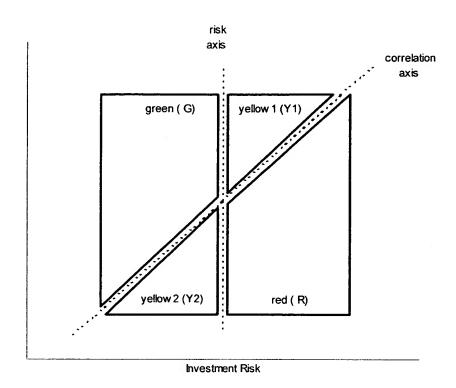


Fig. 23A

Grouping	Correlation Coefficient	Efficiency Ratio	Confidence Level
Green (G)	0.73	0.96	98%
Red (R)	(0.76)	(0.86)	96%
Yellowl (Y1)	0.15	(0.75)	92%
Yellow2 (Y2)	(0.03)	0.37	81%

Fig. 23B

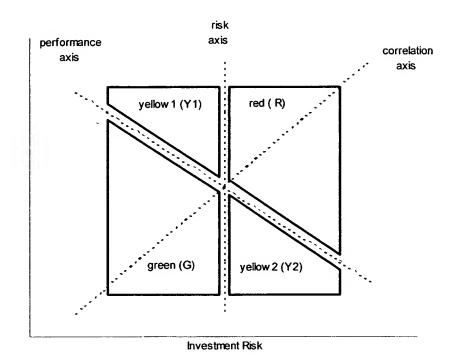


Fig. 24A

Grouping	Correlation Coefficient	Efficiency Ratio	Confidence Level
Green (G)	0.61	1.36	99%
Red (R)	(0.70)	(1.20)	99%
Yellowl (Y1)	0.73	0.42	85%
Yellow2 (Y2)	(0.62)	(0.25)	74%

Fig. 24B

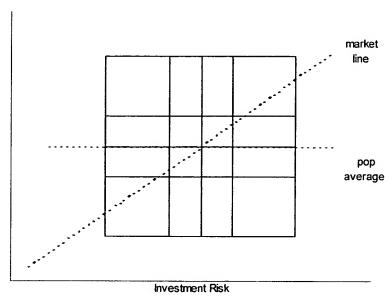


Fig. 25

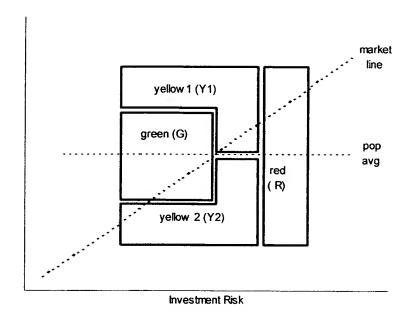


Fig. 26A

Grouping	Correlation Coefficient	Efficiency Ratio	Confidence Level
Green (G)	0.73	1.14	99%
Red (R)	(0.81)	(1.15)	99%
Yellowl (YI)	0.82	0.36	81%
Yellow2 (Y2)	(0.55)	0.44	86%

Fig. 26B